

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Tuyen Mong Thai  
Debtor

Case No. 16-04559-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DeborahGe  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 32

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db +Tuyen Mong Thai, 2347 Kensington Street, Harrisburg, PA 17104-2016  
4852240 +FNB OMAHA, 1620 DODGE STREET, OMAHA, NE 68197-0003  
4852241 +HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200,  
OKLAHOMA CITY, OK 73102-2811  
4852245 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE, 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067)  
4860588 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, 1620 Dodge St., Stop Code 3105,  
Omaha, NE 68197)  
4852251 +UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFFICE OF CHIEF COUNSEL,  
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751  
4852252 +UNEMPLOYMENT COMP TAX MATTERS, HARRISBURG CASES - OFF OF CHIEF COUNSEL,  
DEPT OF LABOR & INDUSTRY, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: PRA.COM Dec 14 2019 00:08:00 PRA Receivables Management LLC, POB 41067,  
Norfolk, VA 23541-1067  
4852235 EDI: CAPITALONE.COM Dec 14 2019 00:08:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p,  
PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
4852236 +E-mail/Text: dehartstaff@pamd13trustee.com Dec 13 2019 19:11:17 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
4852237 +EDI: CITICORP.COM Dec 14 2019 00:08:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
4852238 E-mail/Text: RVSVBICNOTICE1@state.pa.us Dec 13 2019 19:11:01 COMM OF PA DEPT OF REVENUE,  
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946  
4852239 EDI: DISCOVER.COM Dec 14 2019 00:08:00 DISCOVER BANK, 12 READS WAY,  
NEW CASTLE, DE 19720  
4854243 EDI: DISCOVER.COM Dec 14 2019 00:08:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4852242 EDI: IRS.COM Dec 14 2019 00:08:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4852243 +E-mail/Text: bk@lendingclub.com Dec 13 2019 19:11:16 LENDING CLUB, 71 STEVENSON, STE 300,  
SAN FRANCISCO, CA 94105-2985  
4959716 +E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 13 2019 19:19:13 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587,  
LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587  
4959715 E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 13 2019 19:18:49 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
4894036 E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 13 2019 19:18:50  
LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &  
LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
4886472 E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 13 2019 19:18:27  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5000290 E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 13 2019 19:18:28  
LVNV Funding, LLC its successors and assigns as as, PO Box 10587,  
Greenville, SC 29603-0587  
4852244 +E-mail/Text: unger@members1st.org Dec 13 2019 19:11:22 MEMBERS 1ST FCU, 5000 LOUISE DR,  
PO BOX 40, MECHANICSBURG, PA 17055-0040  
4889179 +EDI: MID8.COM Dec 14 2019 00:08:00 MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC.,  
as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
4852246 EDI: AGFINANCE.COM Dec 14 2019 00:08:00 ONEMAIN FINANCIAL ATTN: BK NOTICES, PO BOX 6042,  
SIOUX FALLS, SD 57117-6042  
4862925 +EDI: AGFINANCE.COM Dec 14 2019 00:08:00 OneMain, PO Box 3251, Evansville, IN 47731-3251  
4895702 EDI: PRA.COM Dec 14 2019 00:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4960617 EDI: PRA.COM Dec 14 2019 00:08:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
4960618 EDI: PRA.COM Dec 14 2019 00:08:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
4852247 +E-mail/Text: bankruptcy@prosper.com Dec 13 2019 19:11:17 PROSPER, 111 SUTTER STREET,  
SAN FRANCISCO, CA 94104-4545  
4895888 +E-mail/Text: bncmail@w-legal.com Dec 13 2019 19:11:10 Prosper, C O WEINSTEIN & RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4852248 EDI: AGFINANCE.COM Dec 14 2019 00:08:00 SPRINGLEAF FINANCIAL, 601 NW SECOND STREET,  
EVANSVILLE, IN 47708  
4852249 +EDI: RMSC.COM Dec 14 2019 00:08:00 SYNCB/SAMSDC, BANKRUPTCY NOTICES, PO BOX 965060,  
ORLANDO, FL 32896-5060

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587  
4895884\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE LLC, P.O. Box 619096, Dallas, TX 75261-9741)  
4852250\* +Tuyen Mong Thai, 2347 Kensington Street, Harrisburg, PA 17104-2016  
TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
Dorothy L Mott on behalf of Debtor 1 Tuyen Mong Thai DorieMott@aol.com,  
KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
John F Goryl on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
Kara Katherine Gendron on behalf of Debtor 1 Tuyen Mong Thai karagendronecf@gmail.com,  
doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 Tuyen Mong Thai  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:16-bk-04559-HWV**

Social Security number or ITIN **xxx-xx-0721**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

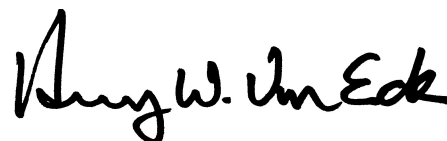
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tuyen Mong Thai

12/13/19By the  
court:Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: DeborahGeorge, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**